

Information to identify the case:

Debtor 1	<u>Jeffrey D. Ludwig</u>	Social Security number or ITIN	xxx-xx-2656
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-14422-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jeffrey D. Ludwig

6/23/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jeffrey D. Ludwig
 Debtor

Case No. 17-14422-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 15

Date Rcvd: Jun 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2017.

db +Jeffrey D. Ludwig, 4 Aspen Lane, Egg Harbor Township, NJ 08234-8333
 516685944 +CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 516816648 +Ditech Financial LLC, KML Law Group, P.C., 216 Haddon Avenue, Suite 406,
 Westmont, NJ 08108-2812
 516685948 +Diversified Adjustment Service, Inc., PO Box 32145, Minneapolis, MN 55432-0145
 516685950 +Verizon Wireless, PO Box 49, Lakeland, FL 33802-0049

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 23 2017 22:40:41 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 23 2017 22:40:34 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: AISACG.COM Jun 23 2017 22:23:00 Capital One Auto Finance, a division of Capital On,
 Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
 516707045 +EDI: AISACG.COM Jun 23 2017 22:23:00 Capital One Auto Finance,
 c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
 516685943 +EDI: CAPONEAUTO.COM Jun 23 2017 22:23:00 Capital One Auto Finance, 3901 Dallas Parkway,
 Plano, TX 75093-7864
 516685945 +EDI: CHASE.COM Jun 23 2017 22:23:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 516685946 +EDI: CITICORP.COM Jun 23 2017 22:23:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
 516685947 E-mail/Text: bankruptcy.bnc@ditech.com Jun 23 2017 22:40:14 Ditech, PO Box 6172,
 Rapid City, SD 57709-6172
 516685949 +EDI: RMSC.COM Jun 23 2017 22:23:00 SYNCEB/Lowes, PO Box 965005, Orlando, FL 32896-5005
 516688895 +EDI: RMSC.COM Jun 23 2017 22:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
 bkggroup@kmlawgroup.com
 Douglas S. Stanger on behalf of Debtor Jeffrey D. Ludwig doug.stanger@flastergreenberg.com,
 jackie.parsio@flastergreenberg.com;lillian.felici@flastergreenberg.com;doug.stanger@ecf.inforuptcy.com;lillian.felici@ecf.inforuptcy.com
 Thomas J Subranni trustee@subranni.com,
 szauber@subranni.com;ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com;hinnaurato@subranni.com
 Thomas J Subranni on behalf of Trustee Thomas J Subranni trustee@subranni.com,
 szauber@subranni.com;ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com;hinnaurato@subranni.com
 U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5